

RbZv e'vsK wj wgtUW
cävB KvHf q
XvKv|

wi -> g'vfbRtg>U wWcvUfg>U
tdvb bs- 9558421

wbft`R weÄwB baf:463/13

Zwi Lt 30.05.2013
16.02.1420

mKj Dc-gnve'e'vcK/mnKvix gnve'e'vcK
mKj kvLv e'e'vcK
RbZv e'vsK wj wgtUW
evsj vft`k|

wel qt FY cY:Zdwmj KiY bxwZgvj v (Loan Rescheduling Policy) mstkvab|

FY cYtZdwmj KiY wel tq cävB KvHf tqi wbft`R weÄwB 422/12 Zwi L 12.12.2012 Gi cÄZ`wó
AvKIv Kiv hvft`Q|

evsj vft`k e'vsKtKi weAvi wcvW mvKpvi bs 06 Zwi L: 29.05.2013 Gi gva'tg FY cYtZdwmj wel qK
weAvi wcvW mvKpvi bs-15 Zwi L-23.09.2012 Gi tmKkb 2.c Ges 2.d cÄZ`vcB Kiv ntqtQ| G
tcÄZ`wó wbft`R weÄwB 422/12 Zwi L 12.12.2012 Gi Abft`Q` 2.c Ges 2.d wbaifcfrte cÄZ`vcB
Kiv nj :

2.c) Time limit for rescheduling Fixed Term Loan:

The loan which is repayable within a specified time period under a prescribed repayment schedule is treated as Term Loan. In case of rescheduling of any classified Fixed Term Loan, following time-limit may be added with the expiry date/ repayment date of last installment to determine the repayment schedule which will be started from the date of rescheduling. If the loan is rescheduled after the expiry date, the following time-limit will be applicable from the date of rescheduling:

Frequency	Classified as Sub-standard	Classified as Doubtful	Classified as Bad/Loss
First Rescheduling	Maximum 36 (Thirty Six) months.	Maximum 24(Twenty Four) months.	Maximum 24(Twenty Four) months.
Second Rescheduling	Maximum 24(Twenty Four) months.	Maximum 18 (Eighteen) months.	Maximum 18 (Eighteen) months.
Third Rescheduling	Maximum 12 (Twelve) months.	Maximum 12 (Twelve) months.	Maximum 12 (Twelve) months.

Conditions: During the rescheduled period all required principal and interest payments must be made. Rescheduled amount should be repaid in monthly/quarterly installments. **If the amount of defaulted installments is equal to the amount of 6 monthly or 2 quarterly installments, the loan will be classified as Bad/Loss.**

ৱেল ৱট FY cY:Zdwmj KiY bwmZgvj v (Loan Rescheduling Policy) mstkrvAY |

2.d) Time limit for rescheduling for Short-term Agricultural and Micro-Credit :

In case of rescheduling of any classified Short-term Agricultural and Micro-Credit , 6 months may be added with following time-limit from the day after the expiry date/repayment date of last installment to determine the repayment schedule which will be started from the date of rescheduling. If the loan is rescheduled after the expiry date, the following time-limit will be applicable:

First Rescheduling	Repayment time limit for rescheduling should not exceed 2 (two) years.
Second Rescheduling	Maximum 1 (one) year.
Third Rescheduling	Maximum 06 (six) months.

GZ` ৱেল ৱট ৱ c0qRbxq e`e`v গ্রহণের জন্য সংশ্লিষ্ট সকলকে নির্দেশ c0vb Kiv nj |

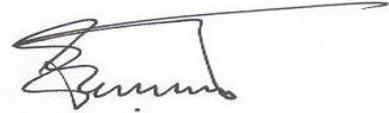
G ৱট` R Aৱej t`A`A_ঐ ৱেÁৱB Bmjji Zwi L ntZ KvhRi nte |

ৱট` R ৱেÁৱB 422/12 Zwi L 12.12.2012Gi Ab`vb` ৱট` Rbv Acwi ewZ` _vKte |

Avcvri ৱেক`-



tgvT Ave`j nwwj g
mnKvix gnve`e`vcK



L`Kvi AvZvDi ingvb
Dc-gnve`e`vcK

Abvj ৱc:

1. tKv`úvbx mipe, tevW`Ae ৱW`ti±im, RbZv e`vsK ৱj ৱg`tUW, c0vb KvhRi q, XvKv |
2. ৱcGm Uz ৱmBl Ges e`e`vcbv cwi Pvj K/ Dc-e`e`vcbv cwi Pvj K, RbZv e`vsK ৱj ৱg`tUW, c0vb KvhRi q, XvKv |
3. ৱcG Uz tRbv`ij g`v`bRvi, RbZv e`vsK ৱj ৱg`tUW, c0vb KvhRi q, XvKv, ৱেFvMxq KvhRi q, XvKv- D`Ei/XvKv-` ৱ`Y/ P`EM`g/ivRkvn/Lj bv`m`j U/iscj/ewi kvj /Kug`av/gqgbwmsn, `vbq KvhRi q, RbZv feb K`c`iU kvLv, XvKv |
4. Pxd Gw ৱKDwUf, BD,G,B |
5. bw_ |